



Presentation Titles by Dr. Barbara O’Neill, CFP®, AFC®, CPFFE (REV 06/26)

Website: www.moneytalkbmo.com

Email: moneytalkbmo@gmail.com

- AI Basics and Practical Implications-** Provides an overview of artificial intelligence platforms and uses in everyday life
- Annuities 101: The Basics-** Describes key features of annuities as a tax-deferred source of guaranteed lifetime income
- Beyond Legal Documents: 12 Financial Planning Strategies For a “Good Ending”-** Covers end-of-life planning issues
- Credit 101 for Older Adults-** Discusses credit- and debt-related topics (e.g., credit scores) that apply to people in later life
- Do You Need a Financial Advisor or Robo-Advisor?-** Discusses criteria to use and questions to ask about advisory services
- 15 Financial Transitions in Later Life-** Discusses topics such as switching from saving to spending, downsizing, and RMDs
- Financial Aspects of Unretirement-** Discusses implications (e.g., taxes) of returning to the labor force after being away
- Financial Planning for Solo Agers-** Describes financial planning strategies for people without a spouse or children
- Flipping a Switch-** Provides an overview of 35 financial, social, and lifestyle transitions in later life (based on my book)
- Fundamentals of Mutual Funds and Exchange-Traded Funds-** Discusses characteristics of these two investment types
- Give Yourself a Financial Check-Up: 25 Ways to Measure Financial Health-** Describes 25 check-up metrics and tools
- Health and Wealth Relationships: Research and Practice-** Discusses advice and action steps to improve health and wealth
- How to Create a Retirement Paycheck-** Discusses a variety of strategies to create a stream of regular income in later life
- How to Inventory and Protect Your Digital Assets-** Provides an overview of digital asset types and ways to save key data
- How to Protect Yourself in Today’s Scary Economic Climate-** Discusses specific ways to maintain financial control
- How to Read a Prospectus-** Describes various sections of a mutual fund or ETF prospectus (e.g., expense ratio and objective)
- How to Select and Communicate with a Financial Advisor-** Discusses factors to consider when getting financial advice
- Income Taxes: Past, Present, and Future-** Provides an overview of past tax history, current tax rules, and future tax projections
- Income Tax Issues for Older Adults-** Focuses on tax laws and tax planning strategies that apply to older adults
- Inflation-Fighting Strategies for Older Adults-** Describes specific strategies to cope with a loss of purchasing power
- Investment Basics-** Describes investment terminology and risks and specific types of investments (e.g., stock, bonds, funds)
- Just Do Ten Things Right-** Describes a variety of personal finance topics combined into an “umbrella” financial education class
- Managing Your Digital (and Paper) Financial Life-** Includes online bill paying, digital assets, e-filing taxes, and more
- Microsoft Excel as a Financial Planning Tool-** Describes 10 Excel templates to use for personal finance calculations
- Money After 70-** Discusses key financial issues and challenges that arise when people reach their 70s and beyond
- Money Talk: What Women Need to Know About Money-** Discusses personal finance topics using a female “lens”
- Preparing Financially for Widowhood and After-** Discusses financial and life planning issues for widowed adults
- Retirement Risks and How to Reduce Them-** Discusses key risks in later life (e.g., longevity and sequence of returns)

Serving as a Personal Representative: What You Need to Know- Describes duties required to settle a deceased person's estate

Small Steps to Financial Wellness- Describes almost two dozen strategies to improve personal finance health

Social Security Basics for Older Adults- Describes rules for benefit claiming, full retirement age, taxes on benefits, and more

Tax-Deferred Retirement Savings Plans in Later Life- Describes laws, decisions, and actions for accumulated assets

Tax Smart Ways to Donate to Charities- Describes tax-advantaged gifting strategies, e.g., bunching, DAFs, and QCDs

The ABCs of CCRCs- Provides a "deep dive" into continuing care retirement communities as a later life housing option

The ABCs of RMDs- Provides a detailed summary of laws and planning strategies related to required minimum distributions

35 Useful Personal Finance Web Sites- Discusses the content and value of a wide variety of personal finance websites

25 Financial Planning Strategies for Older Adults- Describes each of 25 planning strategies and their potential value

25 Useful Financial Planning Guidelines with Numbers- Presents guidelines for budgeting, credit, investing, and more

25 Ways to "Spring Clean" Your Finances- Discusses personal finance strategies to perform annually or as needed

20 Financial Errors of Older Adults and Steps to Avoid Them- Describes common money mistakes and workarounds

What's New in Personal Finance: [YEAR] Edition- Recaps key financial events and trends from each calendar year

What Older Adults Need to Know About Money- Discusses essential "need to knows" about six key financial topics

What Young Adults Need to Know About Money- Describes 12 money management recommendations for young adults

What's On Your Mind? - A series of brief updates on personal finance topics followed by open Q&A time on each topic

Year-End Tax-Saving Strategies- Describes over a dozen ways to reduce income taxes before the end of each tax year